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(54) SYSTEM AND METHOD FOR ESTABLISHING RATES FOR AN AUTOMOBILE INSURANCE POLICY

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Related U.S. Application Data

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- (51) Int. Cl. *G06Q 40/00* (2012.01)

(52) U.S. Cl.

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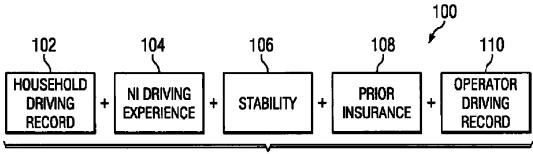
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(57) ABSTRACT

Automobile insurance rates are established by performing calculations for defining a single tier placement dependent upon a combination of mutually exclusive factors based on applicant data. The factors include a household driving record gradient, a stability gradient and an operator driving record gradient. In the case of a new policy, the factors also include a named insured driving experience gradient and a prior insurance gradient. Alternately, in the case of a renewal policy, the factors also include a household claims record gradient, a member relationship gradient and an operator claims record gradient. No single factor is the sole determinant for placement in a tier.

21 Claims, 12 Drawing Sheets



TIER PLACEMENT